

HOUSE BILL 1315

By Love

AN ACT to amend Tennessee Code Annotated, Title 56,
relative to insurance.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 56, Chapter 7, Part 1, is amended by adding the following language as a new, appropriately designated section:

Notwithstanding any law to the contrary, insurers operating in this state may post property and casualty insurance policies and endorsements on the insurer's web site in lieu of mailing or delivering such policies and endorsements to the insured if:

(1) The policy and endorsements remain easily accessible as long as the policy is in force;

(2) After the expiration of the policy, the insurer archives its expired policies and endorsements and makes them available upon request;

(3) The policies and endorsements are posted in a manner that enables the insured to print and save the policy and endorsements using programs or applications that are widely available on the Internet and free to use;

(4) The insurer provides notice, in the manner it customarily communicates with an insured, at the time of issuance of the initial policy forms and any renewal forms of a method by which the insured may obtain, upon request and without charge, a paper or electronic copy of their policy or endorsements;

(5) On each declarations page issued to an insured, the insurer clearly identifies the exact policy and endorsement forms purchased by the insured; and

(6) The insurer provides notice, in the manner it customarily communicates with an insured, of any changes to the forms or endorsements, and of the insured's right to obtain, upon request and without charge, a paper or electronic copy of such forms or endorsements.

SECTION 2. This act shall take effect upon becoming a law, the public welfare requiring it.